

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of storing, creating, and organizing financial information electronically, the method comprising:

establishing a communication session between a first system and a second system;

communicating information associated with a financial document information from the second system to the first system corresponding to the financial document associated with a first account;

at the first system, associating the financial document information with a folder in the first system, the folder being one of a plurality of folders being associated with each other in a hierarchical manner, wherein the plurality of folders are defined by a customer user associated with the first account to organize a plurality of financial documents; and

providing an online environment in which the customer user can organize, send, search, create, and save the financial information.

2. (Currently amended) The method of claim 1, wherein the financial document information includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements.

3. (Currently amended) The method of claim 1, wherein associating the document information with a folder in the first system comprises filing the financial document information into the folder based on instructions from the customer user when the financial document information is viewed.

4. (Currently amended) The method of claim 1, wherein associating the financial document information with a folder in the first system comprises automatically associating the financial document information with a folder upon receipt without human intervention.

5. (Original) The method of claim 4, wherein automatic filing is based on pre-established criteria.
6. (Original) The method of claim 5, wherein the pre-established criteria includes merchant categories.

7. (Currently amended) The method of claim 1, further comprising retrieving documents based on a document storage time stamp, date last accessed, date posted, dollar amount, or ~~by file folder~~, group, or category.

8. (Original) The method of claim 1, further comprising communicating financial information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user.

9. (Original) The method of claim 1, further comprising providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user.

10. (Currently amended) A system for storing, creating, and organizing financial information associated electronically, the system comprising:

a host computer coupled to a network and running programmed instructions to provide reporting and folder operations; and

a customer user computer connectable to the network, the customer user computer communicating customer user information to the host computer;

wherein the host computer provides an on-line environment for a customer user to organize, send, search, create, and save financial information using a hierarchy of folders defined by the customer user, further wherein each folder in the hierarchy of folders includes a financial document that includes multiple indicators, whereby searches can be done across folders.

11. (Currently amended) The system of claim 10, wherein the financial document information includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements.

12. (Currently amended) The system of claim 10, wherein financial document information is associated with a folder based on instructions from the customer user when the financial information is viewed.

13. (Currently amended) The system of claim 10, wherein financial document information is associated with a folder automatically upon receipt based on user-defined criteria.

14. (Currently amended) The system of claim 10, wherein the multiple indicators include document storage time stamp, date last accessed, date posted, dollar amount, ~~or-by file folder, group, or category.~~

15. (Currently amended) A system of storing, creating, and organizing financial information electronically, the system comprising:

means for establishing a communication session between a first system and a second system;

means for communicating information associated with a financial document information from the second system to the first system ~~corresponding to the financial document associated with a[[n]] first account; and~~

means, ~~at the first computer,~~ for associating the financial document information with a folder, category, or group in the first computer, the folder, category, or group being one of a plurality of folders, categories or groups being associated with each other in a hierarchical manner, wherein the plurality of folders, categories or groups are defined by a customer user associated with the first account ~~to organize a plurality of financial documents;~~ and

~~means for allowing the customer user to organize, send, search, create, and save the financial information.~~

16. (Currently amended) The system of claim 15, wherein the associations of the plurality of folders, categories, or groups can be dynamically modified by the customer user.
17. (Currently amended) The system of claim 15, further comprising means for conducting a multi-dimensional search of the plurality of folders, categories or groups.
18. (Currently amended) The system of claim 17, wherein the multi-dimensional search searches financial information in the plurality of folders, categories or groups based on multi-dimensional indicators, whereby the customer user can search and retrieve financial information based on any combination of search criteria.
19. (Currently amended) The system of claim 15, wherein the associations of the financial information with one or more folders in the plurality of folders, categories or groups are made when the first computer receives the financial information.
20. (Currently amended) The system of claim 15, wherein the associations of the financial information with one or more folders in the plurality of folders, categories or groups are made at the instruction of the customer user.
21. (Original) The system of claim 15, further comprising means for storing financial information from accounts at other financial institutions not associated with the first system or the second system.
22. (Original) The system of claim 15, further comprising means to store electronic copies of scanned documents.
23. (Original) The system of claim 22, wherein the scanned documents include notarized documents.
24. (Original) The system of claim 22, wherein the scanned documents include imaged checks.
25. (Original) The system of claim 15, further comprising means for creating entitlements to share access to designated folders and documents.